

COMMITTEE ON LEGISLATIVE RESEARCH  
OVERSIGHT DIVISION

**FISCAL NOTE**

L.R. NO.: 2340-01  
BILL NO.: HB 1200  
SUBJECT: Medical Insurance: Medical Procedures and Personnel  
TYPE: Original  
DATE: January 12, 2000

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**FISCAL SUMMARY**

<b>ESTIMATED NET EFFECT ON STATE FUNDS</b>			
FUND AFFECTED	FY 2001	FY 2002	FY 2003
None			
<b>Total Estimated Net Effect on <u>All</u> State Funds</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>ESTIMATED NET EFFECT ON FEDERAL FUNDS</b>			
FUND AFFECTED	FY 2001	FY 2002	FY 2003
None			
<b>Total Estimated Net Effect on <u>All</u> Federal Funds</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>ESTIMATED NET EFFECT ON LOCAL FUNDS</b>			
FUND AFFECTED	FY 2001	FY 2002	FY 2003
<b>Local Government</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Numbers within parentheses: ( ) indicate costs or losses.

This fiscal note contains 3 pages.

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**FISCAL ANALYSIS**

**ASSUMPTION**

Officials from the **Missouri Consolidate Health Care Plan**, the **Department of Social Services**, the **Department of Transportation**, the **Department of Conservation**, the **Department of Social Services**, the **Department of Public Safety (DPS) - Capital Police**, the **DPS - Division of Fire Safety**, and the **DPS - Missouri State Highway Patrol** assume this proposal would not fiscally impact their agencies.

**Department of Insurance (INS)** officials said that issues concerning discrimination would be incorporated into current examination process. INS would be required to provide additional scrutiny of all life and health insurance application forms to assure they do not include or indicate the possibility of genetic testing. INS anticipates that current appropriations and staff would be available to absorb the work for implementation of this single proposal. However, if additional proposals are approved during the legislative session, INS may need to request an increase in appropriations due to the combined effect of multiple proposals.

<b><u>FISCAL IMPACT - State Government</u></b>	FY 2001 (10 Mo.)	FY 2002	FY 2003
	<b><u>\$0</u></b>	<b><u>\$0</u></b>	<b><u>\$0</u></b>

<b><u>FISCAL IMPACT - Local Government</u></b>	FY 2001 (10 Mo.)	FY 2002	FY 2003
	<b><u>\$0</u></b>	<b><u>\$0</u></b>	<b><u>\$0</u></b>

**FISCAL IMPACT - Small Business**

Small businesses which are genetic testing laboratories could be affected by the civil liability provisions of the proposal.

**DESCRIPTION**

This proposal would prohibit insurance companies from discriminating against individuals or their family members based on genetic information or based on their request for genetic services. In addition, the proposal would prohibit employers from requiring DNA samples or obtaining

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any genetic information or genetic test results from employees or prospective employees. Finally, the proposal would make employers and genetic testing laboratories civilly liable for damages caused by violating the provisions of this proposal.

This legislation is not federally mandated, would not duplicate any other program and would not require additional capital improvements or rental space.

#### SOURCES OF INFORMATION

Department of Insurance  
Missouri Consolidated Health Care Plan  
Department of Transportation  
Department of Conservation  
Department of Public Safety  
Missouri State Highway Patrol  
Division of Fire Safety  
Capitol Police  
Department of Social Services



Jeanne Jarrett, CPA  
Director  
January 12, 2000